

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.missouri-finance.org

D. Eric McClure
Commissioner of Finance

December 7, 2007

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2007, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by three to 301. Five banks merged into out-of-state banks. There were two new bank charters granted.

Assets in state-chartered banks totaled \$66.9 billion on September 30, 2007, an increase of 6.1 percent from one year earlier. Deposits were \$53.5 billion, up 5.6 percent.

Total loans were \$49.7 billion on September 30, 2007, up 5.5 percent.

The equity capital ratio increased to 10.92 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.79 percent. The tangible equity capital ratio was up to 9.45 percent.

Net income in state banks was down 6.7 percent for the first nine months of 2007. Return on assets among state-chartered banks was 1.04 percent, compared to 1.19 percent for the same period in 2006.

D. Eric McClure
Commissioner of Finance

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2007**

THOUSANDS OF DOLLARS	292 BANKS 9/30/2007	295 BANKS 9/30/2006	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$49,677,292	\$47,096,506	\$2,580,786	5.5%
Allowance for Loan Losses	665,433	620,158	45,275	7.3%
Total Assets	66,888,670	63,023,424	3,865,246	6.1%
LIABILITIES				
Total Deposits	53,520,516	50,681,618	2,838,898	5.6%
Total Equity Capital	7,301,399	6,731,348	570,051	8.5%

OPERATING RATIOS	9/30/2007	9/30/2006	CHANGE
Equity Capital/Assets	10.92%	10.68%	0.24%
Tangible Equity Capital/Assets	9.45%	9.22%	0.23%
Capital and Allowance for Loan Losses/Assets	11.79%	11.55%	0.24%
Total Loans/Assets	74.27%	74.73%	-0.46%
Past Due and Nonaccrual Loans/Total Loans	2.13%	1.56%	0.57%
Allowance for Loan Losses/Loans	1.34%	1.32%	0.02%
Average Net Interest Margin	4.02%	4.17%	-0.15%
Return on Assets	1.04%	1.19%	-0.15%

NOTES:

Does not include nine nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2007**

MILLIONS OF DOLLARS	9/30/2007			9/30/2006	
	292 STATE BANKS	42 NATIONAL BANKS	334 ALL BANKS	339 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,745	1,356	3,101	2,903	6.8%
Investment Securities	10,582	7,083	17,665	17,137	3.1%
Total Loans and Leases	49,677	23,666	73,343	69,166	6.0%
Less: Reserves	665	309	974	923	5.5%
Federal Funds Sold	1,254	1,038	2,292	1,859	23.3%
Fixed Assets	1,447	813	2,260	2,076	8.9%
Other Real Estate	195	48	243	125	94.4%
Intangible Assets	1,084	282	1,366	1,267	7.8%
Other assets	1,570	711	2,281	2,209	3.3%
TOTAL ASSETS	\$66,889	\$34,688	\$101,577	\$95,819	6.0%
LIABILITIES					
Total Deposits	53,521	26,504	80,025	75,756	5.6%
Deposits over 100M	10,414	3,263	13,677	13,441	1.8%
Brokered Deposits	2,467	438	2,905	3,360	-13.5%
Federal Funds Purchased	2,858	3,614	6,472	5,644	14.7%
Other liabilities	3,209	1,463	4,672	4,866	-4.0%
Total Equity Capital	7,301	3,107	10,408	9,553	9.0%
TOTAL LIABILITIES	\$66,889	\$34,688	\$101,577	\$95,819	6.0%
EARNINGS					
Interest Income	3,321	1,563	4,884	4,316	13.2%
Interest Expense	1,555	705	2,260	1,776	27.3%
Net Interest Income	1,766	858	2,624	2,540	3.3%
Provision for Loan Losses	140	46	186	117	59.0%
Net Income	519	331	850	866	-1.8%
Cash Dividends	287	205	492	487	1.0%
Net Loan Losses	102	40	142	64	121.9%